

# Digest

**A Publication of Username Investment Limited**

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Issue 7



## FEATURES

- Word from the CEO
- Product review
- Employees of the month
- Investment Advice





# MEDIA FEATURES

## PROMOTION

### Developer rewards its customers after Christmas campaign



Username Investment Limited Marketing Manager Maureen Mutahi (left) awarding Naom Chelagat a trip voucher for two to Mombasa after she emerged a winner in the recently held Christmas Campaign Draw.

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Real estate firm Username Investment has rewarded its customers who participated in its Christmas promotion campaign, with all the award being won by women.

Chief executive Reuben Kimani voiced his concern on the growing reluctance of men to invest in land. "A research conducted by Global Poverty Agenda shows that 90 per cent of women's income goes back to their families. Today, I have witnessed how women are investing to ensure their families have place to call home. I call upon men to take

up the challenge and also invest in real estate as the year begins," Mr Kimani said.

The company awarded Veronica Macharia a fully paid holiday trip for two to Thailand during the recently held Christmas campaign draw at the company's head quarters in Westlands, Nairobi on Friday.

"I thank Username Investments for being a trustworthy company especially to Kenyans living in the diaspora. We have previously tried to invest unsuccessfully in property back home but we end up losing our hard earned money," Ms

Macharia said.

The prizes came after a two-month campaign in November and December 2019 that saw hundreds of people invest in affordable land with the firm.

The other winners were Naomi Chelagat who bagged a fully paid holiday trip for two to Mombasa, while Susan Njoroge won a similar holiday trip to Masai Mara and other clients won shopping vouchers.

The winners were randomly picked in an open draw which saw thousands of investors contest for the prizes, a bigger percentage of them being women.



Username Investment Chief Executive Reuben Kimani (right) presents Musa Yatich with a free residential plot for winning a Valentine's Day competition organised by the company.

### Valentine's story that conquered hearts of Kenyans

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It was a day to show love to the world. And Musa Yatich, through his touching life story, found not only love among Kenyans, he was also gifted a place to call home during Valentine's Day by property company, Username Investments.

Mr Yatich, 50, was among hundreds of needy Kenyans who submitted compelling stories through Username Investments' social media pages. He was the coveted prize after the public overwhelmingly voted for his story which detailed his tribulations in life, including that of his son who is blind and who has been disabled since 2007.

The free plot was given by the company as a special Valentine's Day gift to Mr Yatich, a taxi driver from Eldoret.

Wazito Non Formal Education Centre that has over 40 children in Kisenyi area came second and were awarded a shopping voucher as a symbol of love and compassion to the many children aged between five and 15 years.

Speaking while receiving his gift, Mr Yatich thanked the company and Facebook users who voted for him.

"Owning a place to call home was nearly impossible for me, as my priority has been my son's health. Thank you Username and Kenyans for making my home ownership dream a reality. I will now be able to settle my young family. Indeed, love makes the impossible possible. This is my most memorable Valentine's Day," he said.

Username Investments received hundreds of compelling stories from Kenyans who nominated needy relatives, friends,

lovers and colleagues; those who have faced hardships over the years, endured pain and may have even lost hope in life. The stories elicited a lot of reactions from the public on social media.

To determine the most deserving person in a fair and transparent manner, Username Investments called upon Kenyans to help in deciding the winner by liking the photo of the most compelling story.

Each like was considered as a single vote. Mr Yatich's story emerged with the highest number of likes (1,656).

Speaking while awarding the winner, Reuben Kimani, Username Investments Ltd chief executive, noted that, "We settled on the idea of giving a free plot as a unique way of sharing love to one of us in our society."

He added, "We believe that love makes the impossible possible and we extended a nice gesture of giving someone a residential land on Valentine's Day where they can settle their family in line with our mission of providing the current and upcoming generation with a place to call home."

Mr Kimani expressed his joy in impacting a young family after going through hundreds of stories that were submitted. He, however, admitted that it was not an easy task as all cases were deserving.

"To ensure fairness on who should walk away with the free plot, we called upon Kenyans to help us in deciding the winner and we were able to narrow down to Musa K. Yatich. We hope that this truly makes him feel loved, appreciated and encouraged in life. We sincerely appreciate you all for helping us spread the love and uplift someone's life this Valentine's Day."

Worse still, in 2006 Ms Kanini's daughter was raped and she also gave birth to a physically challenged daughter. As they say, when it rains it pours. This is precisely what has happened to Ms Kanini as her challenges seem to multiply at every turn.

She now lives with her children, one daughter and two sons, and grandchild.

Despite these enormous hurdles, Ms Kanini has soldiered on, displaying resilience and unmatched fortitude in bringing up her disabled children who are now aged between 30 and 40. She has been a mother, father and caregiver all rolled into one.

It was therefore good news for her when a real estate firm female workers came together to celebrate

### Real estate firm fetes mother of 3 disabled children



Username Investment Ltd's female employees when they gifted a needy family in Embu County with a medical walker and other goodies to celebrate this year's International Women's Day. - FAUSTINE NGILA

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When she got married to the love of her life in 1979, Roselyne Kanini from Kavutini village, Embu County was hopeful that hers would be a blissful marriage.

However, her beautiful dreams took a rough turn when she gave birth to three physically challenged children. To compound her troubles, her husband could not come to terms with what fate had dealt them. He disappeared in 1989, leaving her to fend for herself and the family single-handedly.

In a recent social media campaign by property company Username Investments targeting Kenyan women struggling to make ends meet, her story captured the attention of netizens, who sympathised with her situation.

Worse still, in 2006 Ms Kanini's daughter was raped and she also gave birth to a physically challenged daughter. As they say, when it rains it pours. This is precisely what has happened to Ms Kanini as her challenges seem to multiply at every turn.

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It was therefore good news for her when a real estate firm female workers came together to celebrate

and gift her.

Speaking while receiving a medical walker and other goodies from Username Investments' women employees during this year's International Women's Day at her home, Ms Kanini admitted that it has not been easy.

"I have struggled all through raising them since my husband left me. I have been their breadwinner and caregiver. Sometimes I rely on well-wishers.

"There are moments I feel overwhelmed but I have to be strong for my family," she said.

"I thank God for having brought us this far. Thank you Username Investments for this gesture. Nyakio, my grandchild will now be able to walk around without much struggle. My family will also have something to wear and feed on."

Reuben Kimani, the company's chief executive termed it a noble initiative for female staff to celebrate and support a woman who has stood by her children through thick and thin.

"Raising three special needs children is not an easy task as they need specialised care and a full time caregiver. This means more resources are needed to take care of them. I celebrate Roselyne, she has been an epitome of strength for her family," he said.

Women's Day which was marked globally last weekend is dedicated to celebrate the social, economic, cultural and political achievements of women.

The day also marks a call to action for accelerating gender parity and focuses more on unity, reflections, advocacy and action.



Username Investment Ltd ladies gift a physically challenged girl in Embu with a medical walker in celebration of this year's International Women's Day.

## EDITORIAL TEAM

Joseph Gitonga, Maureen Mutahi  
Ronald Kemei, Susan Wambui, Elvis Bwire

# MESSAGE FROM THE CEO

Dear Stakeholders,

I hope that you, your loved ones, and your colleagues are safe and well.

2020 begun on a high note where we rewarded our Christmas Campaign winners with fully paid trips to Thailand, Mombasa and Maasai Mara. Other clients also won shopping vouchers. We then launched prime and affordable project in Ngong that has flew off the shelf in a short span. While we gained momentum for the year, our country reported the first case of COVID-19 and as days progressed, the government took measures to curb the spread of the virus.



We have never experienced an event with such a drastic impact on how we live and work. COVID-19 pandemic has disrupted the normal day to day operations and now more than ever, we must do the right things and be prepared to take steps beyond what we are typically required to do so that we emerge stronger after this pandemic.

While the COVID-19 threat is global in nature, the situation is different in each country and changing fast. I am proud and inspired by the way Username Investments has risen to this challenge with flexibility, resilience, courage and a caring heart. Let's continue to work together in ensuring that we Stay Safe and Save Lives.

The real estate industry has also been impacted by the virus, as a company, we have decided to stay digitally connected to our customers, employees and communities. Our top priority is the health and safety of our employees, customers and suppliers. We have adapted to the changing environment very quickly and our services will continue to be accessible without interruption. We have a robust action plan in place and we implemented specific precautions for our staff in our three offices and our clients visiting our offices and viewing our projects.

At Username Investments, we have embraced working from home for our staff and the few who are working from the office are working on rotational basis. We have also made documentation easier for our clients through innovation and clients are now able to fill Offer Letters online. As we take measures to ensure we emerge stronger after this pandemic, I understand that there is a great sense of unease everywhere but I encourage all of us to spread hope and not fear.

Our thoughts as a Company are with the people affected and everyone working around the clock to help those most in need. Everyone at Username Investments wishes you and your loved ones' good health and strength in the days and weeks ahead.

It is in times of crisis that heroes and heroines are born. I urge all of us to take advantage of this season to reconnect with your family, learn a new skill and start a project you always wished to start. Utilize this opportunity, shine now and emerge stronger after this pandemic.

**Reuben Kimani,**  
**Chief Executive Officer**



# PRODUCT REVIEW

## Park Estate - Ngong



Ngong is a bustling cosmopolitan town that has come to be referred to as the 'bedroom' of Nairobi. This is due to the fact that people working in Nairobi have moved there in search of affordable homes away from the hustle and bustle of the city. Demand for property in Ngong continues to grow and Username Investment Ltd. is now offering Park Estate - Ngong. This is a strategic and affordable property ideal for residential development offering a homely country-feel environment with amazing views of Ngong hills.

Phase I of the project was launched early in January with a New Year offer of Kshs. 649,000 only for an 1/8th acre plot. The project sold out fast and due to demand by our customers, we launched Park Estate – Ngong Phase II located 2.5km from Kimuka Shopping Centre and 10 minutes drive from Ngong Town. An 1/8th-acre plot is now going for Kshs. 799,000 only. The price is all-inclusive of title transfer fees; no hidden charges. For our customers who want to pay pole pole, an installment option of up to 12 months is also available. Value additions include graded access roads, perimeter fence and estate gate.



Ngong has continued to register high land appreciation rates and the prices are set to increase further due to continued infrastructure development in the area such as the newly tarmacked Ngong-Ewaso- Kedong-Suswa road that has made access easier from Ngong Town. This is therefore the right time to invest here and reap from the foreseen capital gains.

If you have been looking for a strategic investment in Ngong, then this is the property you need to invest in. For more details and site visit booking, SMS '**NGONG**' to **20321** / Call **0725 000 222**

# INDUSTRY NEWS

## Impact of Covid-19 to the real estate sector in Kenya



Governments, businesses and communities are facing the reality of Covid-19 all over the World. The short-term impacts on economic growth, business activity and individual behaviour are undeniable. The real estate sector is also experiencing an impact of the pandemic, below are some of the impacts being experienced by the industry in our country;

**i. Digitization** – The government recommended social distancing by all as a measure to curb spread of COVID-19, this has led to a decrease in one on one interactions. As a way of ensuring social distancing is observed, all parties involved in real estate transactions are now considering digitizing some functions to ensure that their services run efficiently for customers. For example, companies are now encouraging clients to sign documents online and have both parties get a copy of the document for records.

**ii. Impact on site Visits and Open Days** – due to the need of Social distancing you will find that not many companies are able to organize site visits for their clients to go and view plots and houses. It is advisable for a company to take few number of clients per visit in company vehicles as they observe Government directives on hygiene and Social distancing. Clients can also choose to self-drive to the project via Google Pins.

**iii. Increased demand for affordable properties outside cities and major urban centres-** It has been evident that there is a lot of congestion in urban areas and even safety measures that are being enforced at areas of residence it is almost impossible due to the number of Kenyans residing there. A lot of Kenyans will now consider purchasing affordable land in outskirts of the city and settling their families where they know they are secure.

**iv. Delayed title deed processing** - On 17th March, The Ministry of Lands announced that all lands offices and registries in the country will remain closed for 30 days in compliance with the Presidential Directive on the management and mitigation of Coronavirus. This means that clients will experience delay in title processing. However, there is no cause for alarm. All you need to do is make sure you sign all your land transfer documents with your investment company and make sure they are ready such that when the Lands Registry resumes operations, title deeds will be processed faster.

**v. Reduced demand for commercial properties** - Some office buildings that were occupied by businesses servicing the tourism industry have experienced a more direct impact. The tenants in that situation may either absorb the cost, request for credit facilities or simply hand over the keys to the landlord. However, some businesses have already adopted a work-from-home policy in order to ensure continuity of the operations. This means that in the after effect, businesses will re-think about their office space requirements with a work from home policy.

**vi. Landlords will be faced with requests to provide relief to tenants** who have now been negatively affected by COVID-19 and this will call for an agreement that will realize a win-win for both parties. In conclusion, this is the best time to invest in property as prices are lower and the sector will bounce back after the pandemic.



# DEPARTMENT ARTICLES

## ICT DEPARTMENT

2020 begun on high note where we have been able to work on a number of projects key among them optimizing the performance of our website, finalize the CRM System among others. Amidst COVID-19 we continue to embrace innovation to ensure that our processes as a Company continue undisrupted and hope that this pandemic ends soon.

As we continue to navigate through this pandemic, let us challenge ourselves that life isn't about waiting for the storm to pass. It's about learning how to dance in the rain. With this we will take up the challenge to better ourselves.



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## SALES DEPARTMENT

We are proud to have launched 2 new projects with some of them having second phases within just the first quarter of the year 2020. Our Sales Team has played a key role in marketing and selling out the 2 projects at a very fast pace which is a sign of a great year of 2020. Our plans and intentions to make 2020 a successful year in our industry remain in place and our ever-ready Sales Team has a key role to play in this demanding feat. As usual, we always have strategic and affordable properties on offer for our customer's consideration. We invite you to join our FREE weekly site visits and identify a place you can call a home.

In the remaining part of 2020, we aim to present you with more fresh projects in various locations across Kenya. Our goal is to have you on board in as many projects as possible. We will be ready to share the updates with you and we hope to do more business with you. We are grateful for your trust in our products and services. As a sign of gratitude to you, we promise value and great service delivery to you. Bring a friend along with you and grow together with us.



## CREDIT CONTROL DEPARTMENT

The past quarter of the year saw the launch of 2 prime projects in Ngong, i.e Park Estate Ngong Phase I & II. As is the norm, Ngong Projects fly off the shelf and so was the case for these 2. The Credit control department takes pride in successfully monitoring the booking exercise of Park Estate Phase 1 which was a relatively small Project compared to its demand. This resulted to a big boost to the company liquidity.

The covid-19 pandemic in our country was experienced in this quarter too. It has caused destabilization in our way of life globally. This pandemic has however come with some good lessons for instance on how to do things differently. For the first time ever, we held a department meeting virtually which was a great success. we are also working from home for the most part of the month. On the downside though, business has been slowed significantly. Our core business as a department which is collections, has been affected especially in the month of March & April. Needless to say, we are optimistic, that tomorrow will be better than today. For now, we endeavour to stay safe because tomorrow depends on us to chart a way forward into the future.

Towards the end of the first 2020 quarter, our dream as a company and for you as our customer has been punctuated with the global Covid-19 pandemic. The pandemic has indeed slowed us down but we remain optimistic not to be stopped. We are certain, it shall all come to pass soonest and we will remain victorious together. Our team have quickly embraced the new structures of working from home and in shifts from our offices in order to keep serving you while ensuring health and safety from the Covid-19 pandemic. We urge all our customers to follow the guidelines provided by the government and play their role to ensure we win this challenge within the shortest period possible.

We keep offering our support and prayers to the affected members of our clientele. We also wish a speedy recovery to the Kenyans infected with Covid-19. Our Team will always keep serving all our offices and as well at site during site visits. Connect today with your Relationship Manager and get to know more about your investment. We shall keep trusting and hanging on to our tradition as Username. Here for solutions and relationships. Here for you.

## ACCOUNTS DEPARTMENT

We thank God for the far he has brought us despite the challenges witnessed in the new year. The Coronavirus pandemic has caused adverse financial impact to most businesses and our customers and as a company, we have been on the forefront to ensure that customer's investments with us are protected by extending the necessary support like extended payment periods, discounts & special offers. We look forward to beating this public health crisis and resuming business normalcy soon.

January unprecedentedly saw the company surplus the set collections target. The launch of Park Estate Ngong projects greatly boosted the same, with February recording a similar performance. On new innovations this year, our department identified a gap in filling of the physical offer letters for some of our local and Diaspora customers and came up with an online version of the same where they could fill conveniently from their mobile phones or computers wherever they were. We have also ensured easy retrieval of customer data by assigning unique numbers and a filing mechanism for each of our customers.

In this new financial year, we look forward to reviewing the overall Company's performance of the previous financial year and fostering stronger partnerships with our key stakeholders. God Bless us all.



## HR & ADMIN

The year 2020 saw new projects in our department; one of them being the Front Office uniforms which will be worn once every week on Wednesdays. We were also in charge of planning a Valentine's day treat for all the staff.

Once Covid-19 was reported in Kenya we immediately implemented a few measures at all our branches' reception areas that included;

1. Sanitizers at all our office entrances
2. Spraying and regular fumigation of the offices
3. Masks for members going to site visits
4. Rotational working schedule for all staff members in the physical offices to ensure social distance is observed in the office is minimized.

In this pandemic our offices remain open Monday - Friday 8am to 4pm Saturday 9am to 3pm to ensure that we continue to serve our clients.

At this time of uncertainty, due to the current situation with COVID-19, it is paramount that we are all intentional on staying motivated, that we create better habits and get started on our goals for the future.

As a department, we remain optimistic about the future and we look forward to planning a seamless, successful and fun-filled Team building towards the end of the year. Also, we will prepare adequately for the annual appraisals and Thamini Award ceremony thereafter, immediately things go back to normal in the country and the world. For now, we remain still.

Exodus 14:14 "The lord will fight for us; we need only be still"

## CUSTOMER EXPERIENCE DEPARTMENT

The year started on a high note for CE team where we celebrated 3rd year anniversary since the department was formed. We have experienced tremendous growth over time in functional areas such as policies, records, audits, reports, events, trainings and delivery of client titles with over 6000 title deeds delivered to date. We have also been able to achieve our set KPI's which include overall customer satisfaction, customer acquisition rate, net promoter score and average resolution time. Thanks to everyone including fellow staff and our esteemed clients for the support thus far.

For the remaining part of the year, we plan to launch Username Loyalty Program. We hope to ensure that our clients feel valued and appreciated by joining our Loyalty Club and getting rewarded for investing with us.

During this Covid-19 Pandemic, we would like to remind you that God is in control.

"Do not fear, for I am with you; Do not anxiously look about you, for I am your God. I will strengthen you, surely I will help you, Surely I will uphold you with My righteous right hand.'  
Isaiah 41:10



Administration team with their new uniform posing for a photo with Username Directors





## DSM UNIT

The year 2020 started off at a positive and promising note for the real estate industry, however, the world is facing a global pandemic that has affected all sectors of the economy. Despite this challenging moment, we still chose to remain positive and hopeful that a cure will be found soon and life will get back to normal or even better.

The DSM unit department has a number of achievements in the first quarter of the year, we owe this achievement to great leadership, team work and a resilient spirit to do what we do best, keep our clients engaged and well served at all times.

Some of the things we have done in this first quarter of the year include;

- Ensuring maximum utilization of all our social media platforms to engage connect, inform, update, and communicate with both our local and diaspora clients at all times. This has helped grow our numbers in sales conversion, getting new clients, referrals, repeat clients hence growth to the business.
- We have also improved our customer service through the same platforms as most clients now still can reach us through our social media platforms for assistance or any information, they would require about our properties without having to visit the office physically.
- We have also used the same platforms to engage in one on one conversations with our clients and potential clients through using a platform like live broadcasts where clients have an opportunity to ask questions directly to our CEO and get an immediate response. We have had conversations about how to invest in real estate, taking the clients through the basics in terms of all they need to know about investing in land in Kenya, among other realistic forums that we have heard which make us get to know our clients better and vice versa
- Finally, through our platforms we have contributed in participating in public awareness by sharing information of how to take personal care and responsibility to stop the spread of the COVID-19 Virus within our community by posting messages of encouragement, facts, basic information about the virus and how to keep safe, etc. This is key to us as we use this opportunity to keep people informed and spread a message of hope as we still need each other after this pandemic is over and life has to continue. Storms don't last forever, and better still they leave us stronger than we were before. Even this one shall pass soon, we will win this together if we remain positive and play our part as required.



## DIGEST TAKE FIVE

Username Investments Marketing Department is fully in-house! This comes as a surprise to many who thought that some aspects of the Department are outsourced. Thumbs up to this Team that has been one the forefront in promoting Username products, finding new customers and reminding existing customers that we are still making home ownership dreams a reality.

Today we meet the Team of five, who have different specialties whose combination has made Username Investments an award winning brand both locally and abroad. The Team is comprised of Joseph Gitonga (Head of Sales & Marketing), Maureen Mutahi (Marketing Manager), Ronald Kemei (Marketing Executive), Elvis Bwire (Graphics Designer) and Susan Wambui (Public Relations Executive). This Team organizes all the activities related to marketing and Communication.

Let's engage the Team and learn a thing or two from the Team.

### **1. How is your normal day to work as a Department?**

"Our jobs as marketers are to understand how the customer wants to buy and help them to do so." This quote by Bryan Eisenberg denotes what we do on a daily basis. Our tasks revolve around content generation and distribution in our Social Media Pages, Website and our Media Partners. This means that we work on daily posts for Social Media, different graphics, video production, photography, article writing, event planning such as Open Days, Expos, Activations among others. All these involve a vigorous process from generating ideas and implementing them to achieve desired results.

### **2. How do you maintain engagements on Social Media?**

We create fun and simple engagements through daily content, videos, contests, infographics, live stream events, memes and GIFs. We also communicate in a consistent personal brand voice. You will realize that, if you want people to trust your brand like a human being (rather than a corporate entity), you have to write in a way that reaches your readers on a human level as opposed to robotic messages that have no personality and such forms of communication can instantly turn off an interested party.



### 3. How has COVID-19 changed your communication?

This pandemic has disrupted individual and businesses and as such, we continue to build confidence and share hope with our audiences and believe that we will emerge stronger after this pandemic. Among the key things we are doing is sharing educative content on how to keep safe and prevent the spread of the virus in form of posts, graphics, short clips. We are also sharing our products and encouraging investors to invest in our affordable properties by taking advantage of instalment options that are available for all our projects.

### 4. What does it take to be in Marketing Department?

It is about passion and creativity! It also requires a lot of teamwork to achieve a desired objective. You need to be well informed at individual capacity, be an expert in your area of work and have a strong learning culture. You also need to have the ability to predict the future, based on past and present trends so that you are able to keep up with the trends in the industry.

### 5. What are some of your proud moments as a department

We have a number of proud moments but key among them are;

- Successful launch of PR activities both online and traditional that have achieved tremendous results making Username Investments brand grow exponentially. In the recent past, we had a successful Valentine's Day Campaign, Ngong project launch campaigns, Christmas Campaigns among others.
- Witnessing the brand bag over 10 accolades across the industry for outstanding performance both locally and in the diaspora. Our CEO, Mr. Reuben has also bagged a number of accolades both locally and internationally making him stand out among industry leaders in Kenya.
- Successful verification of our Company's Facebook Page – this was a great milestone because Username is the first real estate Company in Kenya to receive the blue tick verification. This means that our clients are able to get our official updates ranging from affordable projects and investment tips.
- Username Investments brand has also received mainstream media coverage in platforms such as Citizen TV, KTN, NTV, Business Daily, Daily Nation, The Standard Newspaper and trending blogs both locally and abroad.
- Successfully venturing into the diaspora market in USA, UK and Qatar and we are glad to be the leading Company in offering affordable land to Kenyans living in the diaspora.

## EMPLOYEE OF THE MONTH



### EVANS KARANJA - February 2020

#### Accounts Department

Evans has earned himself a nickname Username Professor of Innovations. Just recently, he brought into actualization the online Offer Letters which was just an idea from the Finance department monthly meeting. He has also gone ahead to train the team on the same.

The idea of using Google forms for Marketing campaigns was his suggestion. Since then, by the time a campaign is closed, we have a list of the clients who qualify for the draw. It has not only made work easier for the Finance team, but also, there has been no complains of some clients being left out. Evans was also a member of the subcommittee that met to deliberate on the way forward of the Company filing system where use of suspension files and CU numbers was agreed.

He suggested the addition of CU numbers on the sheets for visibility to all stake holders. This will help a lot moving forward. He is very good with directions and offers support explaining to clients where our projects are when called upon. He continues to ensure that the company remains tax compliant, has continued to deliver on his procurement role with integrity and transparency, embraces change and is always sharing ideas of how things can be done better.

Username family is proud to have you. We celebrate you!



# CHRISTMAS CAMPAIGN WINNERS



# VALENTINES CAMPAIGN





# KIMUKA MENTORSHIP PROGRAMME



## WOMEN'S DAY - EMBU VISIT





# CLIENT TESTIMONIALS



"My name is Brenda I came to know about Username through a friend and since then I have invested with them in Springfield Nakuru project and I have already received my title deed. I would like to encourage my fellow youths to invest in an affordable project because you will be able to pay in instalments and also land is a long term investment." **Brenda K.**



"My name is Susan and I run a shop for my source of income. I had been looking forward to invest in an affordable land where I can settle my family. I heard about Username Investments when they were selling plots in Kangundo Road at Ksh 399,000. I gave them a call and was excited to know they also allow instalment option. I paid for my plot gradually and now I have my title deed. I encourage all women running small businesses to come to Username and they get a product within their incomes." **Susan M.**



"My name is Musa and my son has been unwell since 2017 and I have been constantly supporting him with the hope of a better tomorrow. Apart from this, I have had so many other challenges in life but I still thank God. Owning a place to call home was nearly impossible for me, as my priority has been my son's health. Username Investments made my home ownership dream a reality by giving me a free plot in Matuu. I will now be able to settle my young family. Thank you Username for making my 2020 Valentine's Day memorable". **Musa Y.**

## DIRECTORS QUOTES

Celebrate continuous progress not perfection. Remember you are also not perfect. If you can't appreciate, you have no business criticizing. Be real. Be positive. Be genuine.

**Reuben Kimani, Chief Executive Officer**

Your personal brand and reputation is measured by your capacity to deliver what you promise; you can't hide anything for too long. Your actions speak louder than words. Even young children know who they can trust and who they can't based on a set of past promises not fulfilled.

Therefore, in a world of misinformation, disinformation and half-truths, it's important to cultivate a personal brand carefully to ensure people know you for certain solid qualities. The keys to a compelling brand which attracts value are self-definition, transparency, consistency, reliability and accountability

**Joseph Gitonga, Director & Head of Sales and Marketing**







Life is better when you are happy, but life is at its best when others are happy because of you. Nothing in nature lives for itself: rivers don't drink their own water; trees do not eat their own fruits; the sun does not shine for itself and flowers do not spread their fragrance for themselves. Living for others is a rule of nature; we were all born to be of benefit to others. In whichever situation, be of impact and an inspiration to others.

**Julius Karanja, Director & Head of Account and Customer Experience**



# HOW TO GO ABOUT YOUR LAND INVESTMENT AMIDST COVID-19

Username Investments is an innovative Company that continuously looks for ways to make life easier for our customers, employees and suppliers. During this time, we want to assure you of our commitment to continue serving you smoothly as you invest with us. Below is a procedure on how to go about your investment:

- STEP 1**  Identify project and choose a plot(s) from the layout provided.
- STEP 2**  Book your plot by paying the booking fee through one of our payment options.
- STEP 3**  Fill in an online Offer Letter shared to you by your Relationship Manager. You will receive a copy to your email for your records.
- STEP 4**  Complete payment within the payment duration given.
- STEP 5**  A Transfer Document and a Sale Agreement will be shared with you for signing. You can sign the documents and send them to us via courier service.
- STEP 6**  We will notify you once your title deed is ready for collection.

## BRAIN TEASERS

I have Kshs. 1000

<u>SPEND</u>	<u>BALANCE</u>
400	600
300	300
180	120
120	0
<u>1000</u>	<u>1020</u>

Where did this  
20 come from ?

Pointing to a photograph, Karanja said, "He is the son of the only daughter of the father of my brother." How is Karanja related to the man in the photograph?

- A. Nephew
- B. Brother
- C. Father
- D. Son
- E. Maternal Uncle



# Tips on Managing Mental wellbeing During COVID-19 Crisis

## Relax

It is normal to feel stressed, confused, scared, anxious, sad or angry during a crisis.



## Stress Factors

Minimize on news about COVID-19 that causes you to feel anxious or distressed; seek information only from trusted sources and mainly so that you can take practical steps to prepare your plans and protect yourself and loved ones.

## Keep Fit

If you must stay at home, maintain a healthy lifestyle including proper diet, enough sleep, exercise.



## Have Fun

Set aside time to have fun and even learn a new skill. Positive emotions can help build a buffer against stress.

## Avoid Drugs

Don't use smoking, drinking or other drugs to deal with your emotions. Have a plan, where to go to and how to seek help for physical and mental health needs if required.



## Seek Help

It is okay to ask for help and support. If you feel overwhelmed, talk to people you trust like your family, friends or even your health worker or counselor.



# MYTHS AND FACTS ABOUT CORONAVIRUS

No	Myth	Fact
1	Exposing yourself to temperatures higher than 25C degrees prevents COVID-19	You can get infected no matter how sunny or hot the weather is. Countries with hot weather have reported cases of COVID-19
2	Being infected by COVID -19 means you will have it for life.	Most of the people who catch COVID-19 recover and eliminate the virus from their bodies.
3	Being able to hold your breath for 10 seconds or more without coughing or feeling discomfort means you are free from COVID-19 or any other lung disease.	The best way to confirm if you have the COVID-19 is with a laboratory test. You cannot confirm it with this breathing exercise, which can even be dangerous.
4	Drinking alcohol protects you against COVID-19	Frequent or excessive alcohol consumption can increase your risk of health problems.
5	Coronavirus can be transmitted through mosquito bites.	To date there has been no evidence to suggest that COVID-19 could be transmitted by mosquitoes. Coronavirus is a respiratory virus which spreads primarily through droplets generated when an infected person coughs or sneezes or through droplets of saliva.



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